



Haryana Government Gazette

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No. 20-2017] CHANDIGARH, TUESDAY, MAY 16, 2017 (VAISAKHA 25, 1939 SAKA)

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PART—I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

FINANCE DEPARTMENT

Supplementary Notification

The 30th March, 2017

No. 2/2/2004-WM(3).— The Government of Haryana, in continuation to Haryana Government, Finance Department Notification No. 2/2/2004-WM(3) dated the 4th November, 2016 published in Haryana Government Gazette on the 29th November, 2016 and in addition to original MOU and clause (viii) of said notification, hereby notifies that the Government of Haryana acting through the Additional Chief Secretary, Finance and Planning Department on behalf of the Government of Haryana and the Punjab National Bank, a body corporate constituted under Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 having its registered office at 7 Bhikaji Cama Palace, New Delhi-110067, had entered into a Memorandum of Understanding/Agreement on the 3rd November, 2016 for providing Housing, Vehicle and Personal loan (Marriage and Computer) to the regular employees of Government of Haryana by Punjab National Bank. It was, inter-alia, mentioned in the said Memorandum of Understanding/Agreement on the 3rd November, 2016 that whereas, shifting/change of portfolio of existing loans, sanctioned by Government of Haryana to its employees, to PNB shall be subject to approval/consent from the Comptroller and Auditor General of India/the President of India.

Whereas for shifting/change of portfolio of existing loans (including interest accrued thereon), sanctioned by the Government of Haryana to its employees to PNB, approval/consent from the Comptroller and Auditor General of India, *vide* letter No. 55/GA/Loan TRF/113-2016 dated 25-01-2017, has been received through the office of the Accountant General (A&E) Haryana, *vide* letter No. Loan-1/16-17/loan transfer/2812 dated 02-02-2017.

Whereas the Government of Haryana has sanctioned various loans namely Housing loans, Vehicle loans and Personal Loans (marriage and computer) to its regular employees;

Whereas the Government of Haryana after the permission from Comptroller and Auditor General of India has transferred and PNB has acquired on 30th March, 2017 the entire Loan Portfolio i.e the outstanding loan Principal amount of Rs. 623 crore (i.e. the aggregate of total outstanding principal of Housing Loan-Rs. 450 Crore, Vehicle Loan-Rs. 86 Crore and Personal Loan-Rs. 87 Crore) as on 28-02-2017 by way of direct transfer of debt as existing on the effective date. The loan portfolio has been transferred/acquired together with all rights, title and interest therein except the security interest in respect thereof. However, for the purpose of administrative and other conveniences, the Mortgage or other security interest in the Loan Portfolio shall continue to be held by the Transferor/Government of Haryana till the final adjustment of the respective loan account by the borrower/employee.

Whereas Government of Haryana Notification No. 2/2/2004-WM(3), dated the 4th November, 2016 issued by Finance Department, Haryana published in Haryana Government Gazette on the 29th November, 2016 and clause 5 of the said MOU provides that the employee shall mortgage the house/hypothecate the vehicle/computer in favour of the PNB.

Whereas the process of executing fresh loaning and security documents or transferring mortgage of title deeds for house building loans and hypothecation of vehicles in favour of the bank, is cumbersome and lengthy process, the Government of Haryana has agreed to transfer the debt to the PNB without underlying securities and to keep hold the title deeds and charge over the vehicles and other assets already financed by the Government to its employees till dues are settled with the PNB; and

1. That only on adjustment of dues of PNB, the title deeds shall be handed over to the mortgagors/borrowers by Government of Haryana and charge on the vehicles/other assets shall be vacated only after receipt of "No Due Certificate" from PNB and Accountant General, Haryana.
2. The Government of Haryana shall provide the details of loan data of the individual employees within fifteen days of the transfer of such above mentioned amount outstanding, to the PNB through the portal as per Annex-I so as to enable the PNB to open and debit the individual accounts as per applicable scheme highlighted in said MOU dated 3rd November, 2016.
3. That in consideration of the PNB having taken over the loans from Government of Haryana, the Government of Haryana has irrevocably and unconditionally guaranteed to the PNB the full and prompt repayment of the outstanding amounts of each loan on the terms and conditions agreed to between the Government of Haryana and its employees and Government of Haryana shall make good any loss suffered by PNB due to non-recovery of loan amount, for any reason whatsoever and there shall be full recourse to Government of Haryana.
4. That except as specifically provided hereby, for operational guidance/proposes, all provisions of the Memorandum of Undertaking/Agreement executed between that parties hereto on the 3rd November, 2016 and supplementary agreement/MOU and Agreement for transfer of debt executed on 30th March, 2017, for providing Housing, Vehicle and Personal (marriage and computer) loan to the employees of Government of Haryana by Punjab National Bank (the "Original MOU") shall remain in full force and effect.

This notification will be effective with immediate effect.

P. RAGHAVENDRA RAO,
Additional Chief Secretary to Government Haryana,
Finance Department.

Annexure 1

Customer Loan Information		
(Information to be sent from NIC to Bank)		
Sr. No.	Name of Field	Possible values
1	DTO Code	01-22 (List to be shared)
2	STO Code	List to be shared
3	DDO Code	List to be shared
4	UCP Code	
5	Employee Title	Miss, Mister, Mr, Mr/Ms, Mrs., Shree, Shri
6	Employee Name	
7	Gender	M-Male, F-Female, T- Transgender, O-Other
8	Father's Name	
9	Date of Birth	DD-MM-YYYY format
10	Caste	002-SC, 003-ST, 004-OBC, 999-Others/General
11	Community Code	Hindu-Hindus, MCCHR-Christians, MCJAIN-Jains, MCMUS-Muslims, MCNBU-Buddhists, MCOTH-Others, MCSIK-Sikhs, MCZOR-Zorastrians, OTHER-Other Communities, RGNOD-Religion not declare
12	PAN/GIR No.	Pan No.
13	Mobile No.	12 digit mobile No.
14	AADHAAR No.	
15	Loan eligibility (Y/N)	
16	Loan Code	
17	Value of Asset	To be created or to be acquired
18	Loan Amount approved (Check by NIC as per Government Scheme)	
19	No. of installments	Loan Period (Mths/Days)
20	Interest Rate	
21	Address where property is purchased	
22	City/Village	
23	District	
24	State	
25	Postal Code	
26	Country	Default India
27	Communication Address	
28	City/Village	
29	District	
30	State	
31	Postal Code	
32	Country	Default India
33	DDO email (Optional)	
34	DDO mobile (Optional)	
35	Employee email (Optional)	
36	Bank Customer Id (existing customer)	
37	Place of Posting of employee/borrower	
38	Unique ID of the employee/borrower	
39	DDO's Designation	
40	Loan Number	
41	Original Loan Open Date	
42	Present Principal outstanding	
43	Present Interest outstanding	
44	Remaining Principal Period	
45	Remaining Interest Period	